



Application No. 09/634,612

Art Unit: 3622

Revised Appeal Brief to 09-18-06 Notification of Non-Compliance from 06-23-05 Final Office Action

October 9, 2006

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BEFORE THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: RONALD JOHN ROSENBERGER

Application No.: 09/634,612 Art. Unit: 3622

Filing Date: August 5, 2000 Examiner: James W. Myhre

Title: **HEALTH REMINDERS FOR END USERS OF FINANCIAL CARD SERVICES**

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CERTIFICATE OF MAILING

I, Ronald Rosenberger, hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to:

Commissioner For Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on October 9, 2006

REVISED APPELLANT'S BRIEF ON APPEAL UNDER 37 CFR 41.37

Dear Sir:

In response to the Notice of Non-Compliant Appeal Brief mailed September 18, 2006, with the longer of one-month or thirty days response time being due October 18, 2006, and in conjunction with the Notice of Appeal filed on September 22, 2005, in the above-referenced case, for which Applicant (Appellant) submitted a timely Appeal Brief on December 22, 2005, also including \$250 to cover the required fee under 37 C.F.R. § 1.17(c), Applicant-Appellant submits the following Revised Brief on Appeal under 37 CFR 31.37 with the following comments.

The Deputy Chief Appeals Administrator states that brief does not contain a complete Summary of claimed subject matter" on page 4 of the Appeal Brief due to lack of mapping of the specification to each of the pending independent claims in accordance with 37 CFR 41.37(c)(i)(v) for independent claims referring to specification and

figures. Applicant has provided this information in the corresponding section of the revised brief provided below.

Accordingly Applicant submits that the revised appeal brief meets all of the requirements of 37 CFR 41.37.

Real Party in Interest (37 CFR 41.37(c)(1)(i))

The Applicant-inventor, Ronald Rosenberger is the owner of entire interest in the above-identified patent application as the sole Applicant, and which interest has not been assigned.

Related Appeals and Interferences (37 CFR 41.37(c)(1)(ii))

There are no related appeals or interferences that will directly affect or be directly affected by or have a bearing on the Board's decision in the pending appeal and accordingly there are no decisions to provide copies herewith.

Status of Claims (37 CFR 41.37(c)(1)(iii))

There were no amendments filed subsequent to the final office action. Original claims 1-145 have been canceled prior to the pending final office action. Claims 146-205 are now rejected and appealed. All of the pending claims stand rejected as being unpatentable over the prior art of record for anticipation under.

Status of Amendments (37 CFR 41.37(c)(1)(iv))

There were no amendments made subsequent to the final office action.

Summary of Claimed Subject Matter (37 CFR 41.37(c)(1)(v))

The presently claimed invention provides a method for providing health reminders with transaction statements sent to or accessed by end users of financial cards and related financial card customer services, wherein the health reminder is not related to a product purchase listed on the transaction statement. The present claims are fully supported by the original specification and claims as filed, e.g., pages 19, lines 5-11, and figures 4-6, of the original specification as reformatted in the Preliminary Amendment mailed October 25, 2001, and at page 12, lines 15-27, of the

Preliminary Amendment, mailed April 22, 2002. The following table maps each element of each of the two independent claims (146 and 176) to the corresponding part of the specification:

Independent claim	Specification
<p>146. A method of providing health reminders with transaction statements sent to or accessed by end users of financial cards and related financial card customer services, wherein the health reminder is not related to a product purchase listed on the transaction statement, said method comprising the steps of:</p> <p>a. providing said health reminder associated with transaction statements to said end users, wherein the health reminder is not related to a product purchase listed on the transaction statement and said financial cards and said related financial card services enables said end users to perform financial card functions relating to and comprising the purchase goods and services, and;</p> <p>b. wherein said method optionally further provides at least one of :</p> <p>i. said health reminder acts as a health awareness tool for said end users;</p> <p>ii. said health reminder comprises at least one health related reminder(s), tip(s), or suggestion(s) for said end users and/or individuals related to or otherwise associated with said end users with regards to any health-related topic(s), health-related preventive measure(s), medical check-up(s), medical examination(s), or medical procedure(s);</p> <p>iii. said health awareness</p>	<p>p.10, l. 29-31: The Pink Card expects to use its system of health reminders to reduce the oversight on behalf of the cardholders, and hopes to help save lives in the process.</p> <p>p.18, l. 21-30, p.19. lines 1-5: The invention of credit card entities that providing cardholders with reminders, tips, and suggestions that appear directly on the card transaction/activity statement (where embodiments may take on any form, whether printed, online via a website, e-mail, smartcard reader, etc.), or where reminders, tips, and suggestions are included as a separate item in the card transaction/activity statement enclosure, or where the reminders, tips and suggestions may also be presented to the cardholder independently of the card transaction/activity statement by any means such as mail, fax, email, phone, smartcard reader, etc., has the ability to be expounded upon considerably.</p> <p>Earlier in this disclosure, "Pink" was discussed in depth regarding reminders, tips, and suggestions relating to health;</p> <p>p.11, l. 1 to p.13, l.31: Whereas having monthly and annual reminders in relation with a card statement is a novel and useful feature, the concept may be extended to include other features that will further enhance the value of card offerings to the end user. One such feature as it pertains to the Pink Card is where women may select which month that their card statement will remind</p>

<p>tool encourages said end users to take self-initiative or self-action to heed said health-related preventive measure(s), to schedule said medical check-up(s), said medical examination(s), or said medical procedure(s);</p> <p>iv. said health awareness tool is not used to remind said end users of a preexisting or already scheduled doctor appointment, but rather to raise health awareness and to encourage said end users to self-schedule said medical check-up(s), said medical examination(s), and/or said medical procedure(s) in absence of any direct prompting from the doctors or health care professionals of said end users;</p> <p>said method optionally further comprising at least one of:</p> <p>(b) attracting potential end users to said financial cards and said related financial card customer services comprising said health reminder;</p> <p>(c) converting said potential end users into said end users by enabling said potential end users to apply for said financial cards and said related financial card customer services, where the application for said financial cards and said related financial card customer services reflects the preferences, desires, or consent of said end users to receive said health reminder, or, in the case of said health reminder being offered to existing end users of financial cards and related financial card customer services, where said existing end users express preferences, desires or consent to receive said health reminder, and comprising the step of providing said</p>	<p>them that it is time for their annual mammogram and gynecological examinations. Hereafter, the term "examinations" will encompass both the terms "mammograms" and "gynecological (OB/GYN) examinations". Traditionally, women have been told to have examinations around their birthday, because that would be easy for the woman to remember. How much fun is that? It's like associating one's birthday with a dreaded chore (It's my birthday-time to clean the bathroom!). A benefit of the Pink Card is that a woman may select when she wishes to have her examination reminders, and how soon before her examinations she wants to start receiving reminders. Say a woman wants to have her examinations in October. She figures in October there isn't a whole lot going on - no summer vacations or major family holidays, nor is there any ordinary calendar reminder that would make her think "mammogram and gynecological exam". She may set up her statement to remind her that October is her examinations month. This may occur at the time of applying for the card, and may be subsequently revised as the woman sees fit. Although the mammogram reminder and OB/GYN examination reminder in the example shown are grouped together in October, the mammogram and OB/GYN examination may each have its own key month in which to be performed (example: mammogram in April, OB/GYN examination in August). Furthermore, the woman may specify how many months or billing cycles in advance she wants to start receiving "warning" reminders that her "examinations month" is forthcoming. Say the woman</p>
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<p>potential end users with the step of applying for said financial cards and said related financial card customer services, where said the step of applying for said financial cards and said related financial card customer services comprises the use of any communicative format;</p>	<p>chooses to have her reminders begin two months prior to her examinations month. In August, the reminder could be "YOU SHOULD HAVE YOUR MAMMOGRAM AND YOUR OB/GYN EXAMINATIONS PERFORMED IN OCTOBER, WHICH IS TWO MONTHS FROM NOW. PLEASE SCHEDULE YOUR APPOINTMENTS IN THE NEAR FUTURE."(FIG.4). In September, it could be "YOU SHOULD HAVE YOUR MAMMOGRAM AND YOUR OB/GYN EXAMINATIONS PERFORMED IN OCTOBER, WHICH IS NEXT MONTH. PLEASE SCHEDULE YOUR APPOINTMENTS TODAY IF YOU HAVE NOT ALREADY DONE SO." (FIG.5). In October the confirmation reminder could read as "BEING THAT IT IS NOW OCTOBER, YOU SHOULD HAVE YOUR MAMMOGRAM AND YOUR OB/GYN EXAMINATIONS PERFORMED DURING THIS MONTH!!! PLEASE SCHEDULE YOUR APPOINTMENTS TODAY IF YOU HAVE NOT ALREADY DONE SO."(FIG.6). In November, a follow-up reminder could read as "BEING THAT IT IS NOW NOVEMBER, YOU SHOULD HAVE HAD YOUR MAMMOGRAM AND YOUR OB/GYN EXAMINATIONS PERFORMED LAST MONTH!!! IF YOU HAD THEM DONE, CONGRATULATIONS!!! IF NOT, PLEASE SCHEDULE YOUR APPOINTMENTS TODAY."(FIG.7). Note that in figures 4 through 7, basic cardholder information (in this case, cardholder name information) is used in order to greet the cardholder in a personal and friendly fashion ("HELLO MARY!"). By allowing the</p>
<p>(d) approving said potential end users to become approved said end users of said financial cards and said related financial card customer services, where the receiving of said health reminder is contingent upon said potential end users becoming said approved said end users of said financial cards and said financial card customer services, and where said health reminder is offered as an incentive for said potential end users to become said end users for said financial cards and said related financial card customer services;</p>	
<p>(e) providing and relaying prompts to said end users relating to said health reminder, where said the step of providing and relaying prompts comprises the use of any communicative format, and where said step of providing and relaying prompts to said end users may occur at any time before, during, or after said potential end users have become said approved end users of said financial cards and said related financial card customer services;</p>	
<p>(f) receiving end user data relating to said health reminder, where said step of receiving said end user data comprises the use of any communicative format, and where said step of receiving said end user data relating to said health reminder may occur at any time before, during, or after said potential end users have become said approved end users of said financial cards and said related financial card</p>	

<p>customer services;</p> <p>(g) storing said end user data on a computer readable medium relating to said health reminder;</p> <p>(h) allowing said end users to perform transactions relating to said financial cards and related financial card customer services, using said financial cards, resulting in transaction data;</p> <p>(i) storing said transaction data on a computer readable medium;</p> <p>(j) providing said health reminder to said end users based on said prompts and said end user data, where said step of providing said health reminder comprises the use of any communicative format; and,</p> <p>(k) providing financial card transaction statements to said end users based on said transaction data, where said step of providing said financial card transaction statements comprises the use of any communicative format.</p> <p>176. A system of providing health reminders as part of transaction statement provided to end users of financial cards and related financial card customer services, wherein the health reminder is not related to a product purchase listed on the transaction statement, , comprising:</p> <p>a. a computer based system for providing said said health reminder associated with transaction statements to said end users, wherein the health reminder is not related to a product purchase listed on the transaction statement, and said financial cards and said related financial card services enable said end users to perform financial card functions relating to and comprising the purchase goods and services, and</p> <p>b. wherein said system optionally further</p>	<p>woman the opportunity to express preferences concerning the reminders, tips, and suggestions that she receives, is hoped that the resulting flexibility and versatility of the feature will be viewed as being especially valuable and useful. An extension of this is that if an individual supplies to the card issuer the contact information of a chosen health care professional, along with days and times the individual tends to be available, the credit card entity could actually make the appointment on behalf of the individual for any health appointment, examination or procedure (mammogram, etc.), with a confirmation via mail, fax, e-mail, phone, smartcard reader, etc. The information supplied by the individual would be subsequently revisable by the individual. The announcement may even appear in conjunction with the card statement ("You have an appointment with Dr. ABC on Thursday, October XX @ XX: XX pm for your mammogram. If you are unable to make the appointment, contact the doctor's office directly for an alternate date and time").</p> <p>While the Pink Card refers specifically to health reminders for women, the scope of this invention includes where the credit card entity provides cardholders with reminders, tips, or suggestions for any health related topic, health related preventive measure, medical check-up, medical exam, or medical procedure, including (but not limited to) monthly breast or testicular self-exam reminders; seasonal skin cancer prevention and screening reminders; annual mammogram, gynecological exam, prostate exam, or flu vaccination reminders; and</p>
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<p>comprises at least one system component for providing at least one function or service selected from;</p> <p>i. said health reminder acts as a health awareness tool for said end users of said financial cards and said related financial card customer services,</p> <p>ii. said health reminder comprises at least one health related reminder(s), tip(s), or suggestion(s) for said end users and/or individuals related to or otherwise associated with said end users with regards to any health-related topic(s), health-related preventive measure(s), medical check-up(s), medical examination(s), or medical procedure(s), and</p> <p>iii. said health awareness tool encourages said end users to take self-initiative or self-action to heed said health-related preventive measure(s), to schedule said medical check-up(s), said medical examination(s), or said medical procedure(s),</p> <p>iv. said health awareness tool is not used to remind said end users of a preexisting or already scheduled doctor appointment, but rather to raise health awareness and to encourage said end users to self-schedule said medical check-up(s), said medical examination(s), and/or said medical procedure(s) in absence of any direct prompting from the doctors or health care professionals of said end users;</p> <p>said system optionally further comprises at least one system component for at least one of:</p> <p>(c) attracting potential end users to said financial cards and said related financial card customer services comprising said health reminder;</p> <p>(d) converting said potential end users into said end users by enabling said potential</p>	<p>reminders for less frequent procedures such as colorectal exams, bone density screenings, or even child immunizations. Reminders, tips, and suggestions may be gender specific (as in the above mentioned mammograms for women or the above mentioned prostate exams for men), or non-gender specific (as in the above mentioned colorectal exams which may apply to women or men). The scope of the health related reminders, tips and suggestions could even extend to things such as dental check-ups, vision check-ups, diet and exercise programs, or even pet health.</p> <p>Many credit card entities give their cardholders incentives, whether air miles, free gas, etc. However, offerings could be aimed at providing for the welfare of the cardholders. Take for example the Lavender Card. The system whereby informants are rewarded in the event of a perpetrator maliciously causing death or serious injury to a Lavender Cardholder amply demonstrates the card issuer's concern for the cardholder's well being. There are potential opportunities for a card issuer to offer features, over and above what cardholders ordinarily expect, that could give a card issuer an advantage in the marketplace. Currently, no credit card entity has expressed concerns for cardholders' health to the point of offering health related assistance.</p> <p>The first of these features is where a credit card entity provides comprehensive health related information. The limiting factor is that the information is health related. The card entity could supply information on any health related topic. For example, the card entity could provide ready information on</p>
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<p>said end users by enabling said potential end users to apply for said financial cards and said related financial card customer services, where the application for said financial cards and said related financial card customer services reflects the preferences, desires, or consent of said end users to receive said health reminder, or, in the case of said health reminder being offered to existing end users of financial cards and related financial card customer services, where said existing end users express preferences, desires or consent to receive said health reminder, and comprising for providing said potential end users with for applying for said financial cards and said related financial card customer services, where said for applying for said financial cards and said related financial card customer services comprises the use of any communicative format;</p> <p>(e) approving said potential end users to become approved said end users of said financial cards and said related financial card customer services, where the receiving of said health reminder is contingent upon said potential end users becoming said approved said end users of said financial cards and said financial card customer services, and where said health reminder is offered as an incentive for said potential end users to become said end users for said financial cards and said related financial card customer services;</p> <p>(f) providing and relaying prompts to said end users relating to said health reminder, where said for providing and relaying</p>	<p>how to perform a self-examination procedure such as a breast or testicular self-exam. Other information could include a directory of facilities offering procedures (such as mammograms), including information on where to get free or low cost procedures. Also, comprehensive information on the latest treatments for a given disease or affliction may be offered to a cardholder, or to any individual for that matter as a public service. Information may be conveyed to the end user by any means, whether it is person-to-person, hard copy form, e-mail, smartcard reader, website, internet links connecting a card website to a health related website that would contain the pertinent information, etc.</p>
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<p>prompts comprises the use of any communicative format, and where said for providing and relaying prompts to said end users may occur at any time before, during, or after said potential end users have become said approved end users of said financial cards and said related financial card customer services;</p> <p>(g) receiving end user data relating to said health reminder, where said for receiving said end user data comprises the use of any communicative format, and where said for receiving said end user data relating to said health reminder may occur at any time before, during, or after said potential end users have become said approved end users of said financial cards and said related financial card customer services;</p> <p>(h) storing said end user data on a computer readable medium relating to said health reminder;</p> <p>(i) allowing said end users to perform transactions relating to said financial cards and related financial card customer services, using said financial cards, resulting in transaction data;</p> <p>(j) storing said transaction data on a computer readable medium;</p> <p>(k) providing said health reminder to said end users based on said prompts and said end user data, where said for providing said health reminder comprises the use of any communicative format; and,</p> <p>(l) providing financial card transaction statements to said end users based on said transaction data, where said for providing said financial card transaction statements comprises the use of any communicative format.</p>	
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Grounds of Rejection to be reviewed on Appeal (37 CFR 41.37(c)(1)(vi))

Whether the Examiner has provided a reference or combination of references that suggest each and every element of the present claims and renders the present claims prima-facie obvious.

Argument (37 CFR 41.37(c)(1)(vii))

All of the claims, including independent claims 146 and 176, are argued together.

On pages 2-9 of the Final Office Action dated June 23, 2005, and the Advisory Action mailed August 3, 2005, the Examiner maintains the rejection of claims 146-205 under 35 USC 103(a) as obvious over the combination of Byerly et al. and Bucci, in view of Masuda, for the reasons presented in the final Office Action.

In contrast to the teachings of the cited reference, the presently claimed invention provides a method for providing health reminders with transaction statements sent to or accessed by end users of financial cards and related financial card customer services, whereby the method actually and actively provides said end users with financial cards and related financial card customer services, wherein the health reminder is not related to a product purchase listed on the transaction statement.

Byerly et al. teaches adding medical advisory information to pharmacy transaction information that is relevant to the pharmaceutical for which the patient had bought through the use of a doctor's prescription. This aspect of Byerly et al. is specifically excluded from the present claims, such that Byerly et al. cannot suggest or teach the presently claimed invention. Also, Byerly et al. does not teach providing the end user with financial cards, such as credit and/or debit cards, nor does Byerly et al. teach providing the end user with related financial card customer services, where such financial customer services comprise such obvious aspects such as extending credit to end users that is paid back to the card issuer at a later date (with interest). Providing end users with financial cards, and related financial card services are both taught in the present application. For the end user to use Byerly et al.'s invention, not only is the end user *not* required to obtain a financial card and related financial card services

directly from Byerly et al., but even more importantly with Byerly et al., there are no financial cards and related financial card services that can even be obtained from Byerly et al.! Furthermore, it is obvious that the end user can fully engage Byerly et al.'s invention without involving the use of any financial cards whatsoever by simply using cash at the point-of-sale to complete a transaction.

Bucci fails to teach or suggest the presently claimed invention in that Bucci teaches the electronic or computer-combining of end-user consumption bills, such as water bills, electric bills, telephone bills, cable television bills, credit card bills, etc., into a single printed transaction statement. Also, Bucci does not teach providing the end user with financial cards, such as credit and/or debit cards, nor does Bucci teach providing the end user with related financial card customer services, where such financial customer services comprise such obvious aspects such as extending credit to end users that is paid back to the card issuer at a later date (with interest). Providing end users with financial cards, and related financial card services are both taught in the present application. For the end user to use Bucci's invention, not only is the end user *not* required to obtain a financial card and related financial card services directly from Bucci, but, like Byerly et al., there are no financial cards and related financial card services that can even be obtained from Bucci whatsoever! Furthermore, it is obvious that the end user can fully engage Bucci's invention without involving the use of any financial cards whatsoever by simply using cash equivalents such as checks or money orders to pay bills per the single printed transaction statement.

Bucci is also completely unrelated to Byerly et al., and the Examiner has combined these references using impermissible hindsight of the teachings of the present application. The cited art must provide a motivation to combine the references and the cited references fail to provide such a motivation, and in fact teach away from such a combination.

Masuda teaches a credit card system comprising an identity-checking feature that ensures that a given credit card is used by an authorized individual. It should be made clear that Masuda merely teaches a credit card identity system, and, unlike the present invention, totally fails to teach the claimed "related financial card customer services",

where such financial customer services comprise such obvious aspects such as extending credit to end users that is paid back to the card issuer at a later date (with interest). Furthermore, Masuda is completely unrelated to both Bucci and Byerly et al., and the Examiner has combined these references using impermissible hindsight of the teachings of the present application. The cited art must provide a motivation to combine the references and the cited references fail to provide such a motivation, and in fact teach away from such a combination.

The Applicant respectfully submits that one of ordinary skill in the art would not be taught or motivated to provide health reminders with transaction statements to end users of financial cards and related financial card customer services, let alone actively provide said end users with financial cards and related financial cards customer services, wherein the health reminder is not related to a product purchase listed on the transaction statement, using the combination of Byerly et al. and Bucci, in view of Masuda.

The presently claimed invention is not taught or suggested by the cited references and there is **no motivation to combine** the references' unrelated teachings of:

- (i) Byerly et al.'s teaching of adding medical advisory information to pharmacy transaction information that is relevant to the pharmaceutical for which the patient had bought through the use of a doctor's prescription, whereby the patient can use cash in place of a financial card to complete the transaction; in combination with
- (ii) Bucci's teaching of the electronic or computer-based combining of a plurality of end-user consumption bills (water, phone, electricity, etc.) into a single printed transaction statement, whereby the end user can employ Bucci without using any financial cards whatsoever; in combination with
- (iii) Masuda's teaching of a credit card system comprising an identity-checking feature that ensures a given credit card is used by an authorized individual.

Obviousness can only be established by combining or modifying the teachings of the prior art to produce the claimed invention, where there is some teaching, suggestion, or motivation to do so found either explicitly or implicitly in the references themselves or in the knowledge generally available to one of ordinary skill in the art. "The test for an implicit showing is what the combined teachings, knowledge of one of ordinary skill in the art, and the nature of the problem to be solved as a whole would have suggested to those of ordinary skill in the art." *In re Kotzab*, 217 F.3d 1365, 1370, 55 USPQ2d 1313, 1317 (Fed. Cir. 2000). See also *In re Lee*, 277 F.3d 1338, 1342-44, 61 USPQ2d 1430, 1433-34 (Fed. Cir. 2002) (discussing the importance of relying on objective evidence and making specific factual findings with respect to the motivation to combine references); *In re Fine*, 837 F.2d 1071, 5 USPQ2d 1596 (Fed. Cir. 1988); *In re Jones*, 958 F.2d 347, 21 USPQ2d 1941 (Fed. Cir. 1992).

MPEP 2143.01

The Examiner has failed to establish a prima facie case of obviousness because the cited references fail to teach the presently claimed invention and there is no motivation to combine the references.

The references **teach away** from the presently claimed invention, as can be seen starting page 15. The Examiner has used **impermissible hindsight** from the present specification and also mischaracterized the cited references by ignoring the features of the subject matter taught by the references and picking and choosing features of the present invention into the references using impermissible hindsight provided by the present specification. The Examiner also makes the statement that the references do not have to suggest the combination to render obvious the claims. This is not correct, the motivation to combine the references must be provided by the cited references, which the cited references fail to do.

Applicants respectfully point out that the presently claimed invention relates to a method for providing medical or health reminder information in a statement for a financial card or account, where the health information is not related to purchases made using the financial card or account (see for example Claim 146 below).

Thus, Byerly et al. and Bucci are completely unrelated to each other and also do not in any way teach or suggest the presently claimed method. Byerly et al. and Bucci teach away from each other and thus cannot be properly combined either with each other or together with Masuda. Additionally, the asserted combination can only be combined using impermissible hindsight of the teaching of the present specification.

There is also no motivation to combine Byerly et al. and Bucci due to the fact that the two references “teach away” from each other in three distinct ways, as presented in greater detail below. Only by improperly using hindsight based on the teaching of the present specification would one of ordinary skill in the art combine the teachings of the cited references.

The combination of Masuda and Byerly et al. would require that Byerly et al. teach providing the end user with a credit card, which Byerly et al. completely fails to do. There is no possible relationship between Masuda and Bucci because Bucci also fails to teach or suggest providing the end user with a credit card, where Bucci merely teaches to consolidate end-user consumption bills into a single statement, which has no relationship to the presently claimed invention. Byerly et al. and Bucci are simply not in the business of providing end users with financial cards or related financial card services! Also, very importantly, each of the cited references of Masuda, Byerly et al., and Bucci, as well as the impermissible combination of the three, totally fails to teach the claimed “related financial card customer services”, where such financial customer services comprise such obvious aspects such as extending credit to end users that is paid back to the credit card issuer at a later date (with interest).

The “teach away” descriptions presented by Byerly et al. and Bucci are presented in more detail below. In particular, the following establishes that Byerly et al. and Bucci “teach away” from each other in three ways: 1) with regards to method of delivery of materials to the end user; 2) with regards to periodicity of the receipt of materials by the end user; and, 3) with regards to when payment is made in relation to the consumption of products or services. In light of the fact that the references “teach away” from each other to such extents, there is nothing in either of the references that

would suggest that the motivation for combining the references is known outside of the teaching of the present specification. As a result, the combination can at best be obvious in hindsight, which is impermissible. Accordingly, Byerly et al. and Bucci cannot be combined, and thus cannot also be combined with Masuda.

Additionally, MPEP specifically prohibits the type of combination that the Examiner has made in this rejection, for example, at section 2143.01, and especially as described in detail in this section under the headings toward the end of the section “THE PROPOSED MODIFICATION CANNOT RENDER THE PRIOR ART UNSATISFACTORY FOR ITS INTENDED PURPOSE” and “THE PROPOSED MODIFICATION CANNOT CHANGE THE PRINCIPLE OF OPERATION OF A REFERENCE”.

“TEACH AWAY” COMPARISONS

BUCCI (5,655,089) VS BYERLY ET AL. (6,067,524)

WITH REGARDS TO METHOD OF DELIVERY OF MATERIALS TO THE END USER

Bucci: Materials are mailed, or “electronically” transmitted; the end user does not have to *come* to Bucci, Bucci sends the materials *to* the end user.

Byerly et al.: The end user picks up the advisory message during the Pharmacy transaction; the end user must come to the retail store environment of a Pharmacy.

Byerly et al. refers to retail pharmacy customers or end users as “pharmacy patients” (column 1, lines 21 and 24), or a singular retail pharmacy customer or end user as a “patient” (column 6, line 41). Furthermore, Byerly et al. explicitly “teaches away” from *mailing* the “advisory message”, as is seen in column 6, lines 39-48:

“The advisory message 440 can be in the form of a patient-customized newsletter, and it can be delivered to the patient by the pharmacist. Studies have shown that patients regularly use pharmacists as a source of medical information since pharmacists are believed act objectively for the patient's best interests. Accordingly, having the advisory information presented to a patient by his or her pharmacist is a reliable and effective method of providing health advisory information as compared to conventional methods, such as mass mailings, targeted mailings, etc.”

RATIONALE – Bucci and Byerly et al. “teach away” from each other with regard to means of delivery. Bucci teaches mailing or electronic transmission, whereas Byerly et al. teaches actual pickup of advisory messages at the pharmacy by the “pharmacy patient” end user, which enables live interaction with the pharmacist, which is deemed by Byerly et al. as being desired and greatly preferred to alternatives such as “mass mailings, targeted mailings, etc.” In fact, Byerly et al. confirms this “teaching away” from Bucci through evidence that Byerly et al. provides no mechanism or contingency *whatsoever* for mailing the advisory messages.

WITH REGARDS TO PERIODICITY OF THE RECEIPT OF THE MATERIALS BY THE END USER

Bucci: Materials are periodic, and are sent on a specified cycle “during a specified period of time” (column 1, line 64), generally occurring monthly, as seen in column 1, lines 7-9: “This invention relates to the mailing of bills, statements, advertising and other communications to millions of homes and businesses each month”. The examples illustrated in Bucci (column 3, table 1) of billing “subscribers” are as follows: Chemical Mortgage Co., J.C.P.&L., West Keansburgh Water, Hazlet Twp. Sewerage, Storer Cable, Citibank MasterCard, and American Express. All are “subscribers” that send bills on a *monthly* basis; therefore, Bucci sends out the materials on a regular, periodic, and cyclical basis.

Byerly et al.: The advisory messages are distributed to end users on a non-regular, non-periodic, non-cyclical basis. In Byerly et al., a given advisory message is relayed to a “pharmacy patient” on an *incidental* basis. The incident that this is based on is

the occurrence of a pharmacy transaction. In Byerly et al., a “pharmacy patient” that only gets a single prescription filled a year ends up receiving an advisory message only once during that year, which occurs when said single prescription is picked up by the “pharmacy patient”.

RATIONALE – Bucci and Byerly et al. teach away from each other with regard to timing of information delivery, in that in Bucci, the information is delivered on a regular/periodic/cyclical (monthly) basis, while in Byerly et al., the information is delivered on an incidental basis.

WITH REGARDS TO WHEN PAYMENT IS MADE IN RELATION TO THE CONSUMPTION OF PRODUCTS OR SERVICES

Bucci: The examples illustrated in Bucci (column 3, table 1) of billing “subscribers”: Chemical Mortgage Co., J.C.P.&L., West Keansburgh Water, Hazlet Twp. Sewerage, Storer Cable, Citibank MasterCard, and American Express, are all entities that *bill* the end user, where the accounts are financially settled *after* the end user has consumed the products or services. Even with Chemical Mortgage, the end user is making use of a product (which in this instance is most likely a house), before it is fully paid for. This even applies to the Storer Cable bill (cable bills tend to not be prepaid).

Byerly et al.: Byerly et al. is in fact a “point of sale” system in a retail store environment of a pharmacy. This is confirmed in column 6, lines 49-50 of Byerly et al.:

“The invention represents a significant advance in the field of point-of-sale systems in the pharmacy environment.” As such, said system basically functions “during a pharmacy transaction” (column 2, line 21). The information comprises “billing information” (column 8, lines 5-6), but does it actually comprise a billing statement in the same manner that Bucci does? It indeed does not. In any given pharmacy situation, it is “old and well known” for a “pharmacy patient” end user to financially settle the pharmacy transaction (in other words, pay for the prescription) *prior* to leaving the pharmacy with a given prescription and *prior* to consuming the product

(although an exception could result where a pharmacy counter employee could allow a “pharmacy patient” end user to use a not-yet-paid-for inhaler during an acute asthma attack prior to the conclusion of the transaction). Any attempt to thwart payment at a given retail point-of-sale prior to product consumption is generally considered “shoplifting”. In terms of Byerly et al., also it is logical that said “billing information” would also comprise a receipt.

RATIONALE – Bucci and Byerly et al. “teach away” from each other with regard to billing practices, in that Bucci teaches where the end user is billed, and the accounts are financially settled *after* the consumption of goods and services take place, whereas Byerly et al. teaches where the end user is billed, and the account is financially settled *prior* to the consumption of the goods by the “pharmacy patient” end user.

Conclusion

In view of the above arguments and evidence presented above and of record, Applicants request that the Examiner’s obviousness rejection be reversed and the case remanded to the Examiner for allowance.

Respectfully submitted,

/Guy Kevin Townsend/

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Date: October 9, 2006

CLAIMS APPENDIX (37 CFR 41.37(c)(1)(viii))

CURRENT CLAIMS AS AMENDED PRIOR TO FINAL OFFICE ACTION:

(Original Claims 1-145 were canceled prior to the pending final office action).

146. (Rejected) A method of providing health reminders with transaction statements sent to or accessed by end users of financial cards and related financial card customer services, wherein the health reminder is not related to a product purchase listed on the transaction statement, said method comprising the steps of:

- a. providing said health reminder associated with transaction statements to said end users , wherein the health reminder is not related to a product purchase listed on the transaction statement and said financial cards and said related financial card services enables said end users to perform financial card functions relating to and comprising the purchase goods and services, and;
- b. wherein said method optionally further provides at least one of :
 - i. said health reminder acts as a health awareness tool for said end users;
 - ii. said health reminder comprises at least one health related reminder(s), tip(s), or suggestion(s) for said end users and/or individuals related to or otherwise associated with said end users with regards to any health-related topic(s), health-related preventive measure(s), medical check-up(s), medical examination(s), or medical procedure(s);
 - iii. said health awareness tool encourages said end users to take self-initiative or self-action to heed said health-related preventive measure(s), to schedule said medical check-up(s), said medical examination(s), or said medical procedure(s);
 - iv. said health awareness tool is not used to remind said end users of a preexisting or already scheduled

doctor appointment, but rather to raise health awareness and to encourage said end users to self-schedule said medical check-up(s), said medical examination(s), and/or said medical procedure(s) in absence of any direct prompting from the doctors or health care professionals of said end users;

said method optionally further comprising at least one of:

(c) attracting potential end users to said financial cards and said related financial card customer services comprising said health reminder;

(d) converting said potential end users into said end users by enabling said potential end users to apply for said financial cards and said related financial card customer services, where the application for said financial cards and said related financial card customer services reflects the preferences, desires, or consent of said end users to receive said health reminder, or, in the case of said health reminder being offered to existing end users of financial cards and related financial card customer services, where said existing end users express preferences, desires or consent to receive said health reminder, and comprising the step of providing said potential end users with the step of applying for said financial cards and said related financial card customer services, where said the step of applying for said financial cards and said related financial card customer services comprises the use of any communicative format;

(e) approving said potential end users to become approved said end users of said financial cards and said related financial card customer services, where the receiving of said health reminder is contingent upon said potential end users becoming said approved said end users of said financial cards and said financial card customer services, and where said health reminder is offered as an incentive for said potential end users to become said end users for said financial cards and said related financial card customer services;

(f) providing and relaying prompts to said end users relating to said health reminder, where said the step of providing and relaying prompts comprises the use of any communicative format, and where said step of providing

and relaying prompts to said end users may occur at any time before, during, or after said potential end users have become said approved end users of said financial cards and said related financial card customer services;

- (g) receiving end user data relating to said health reminder, where said step of receiving said end user data comprises the use of any communicative format, and where said step of receiving said end user data relating to said health reminder may occur at any time before, during, or after said potential end users have become said approved end users of said financial cards and said related financial card customer services;
- (h) storing said end user data on a computer readable medium relating to said health reminder;
- (i) allowing said end users to perform transactions relating to said financial cards and related financial card customer services, using said financial cards, resulting in transaction data;
- (j) storing said transaction data on a computer readable medium;
- (k) providing said health reminder to said end users based on said prompts and said end user data, where said step of providing said health reminder comprises the use of any communicative format; and,
- (l) providing financial card transaction statements to said end users based on said transaction data, where said step of providing said financial card transaction statements comprises the use of any communicative format.

147. (Rejected) The method of claim 146, further comprising the step of enabling said method to function in terms of a financial card comprising a health reminder feature, or where said method functions in terms of a health reminder comprising a financial card feature, comprising the step of enabling an entity that provides said health reminder to also issue financial cards and provide related financial card customer services, where said financial cards and said related financial card customer services are specifically offered in conjunction with, specifically related or tied to, or otherwise specifically combined with said health reminder, and not where said entity issues said financial cards and provides said related financial card customer services

where said health reminder is not specifically offered in conjunction with, not specifically related or tied to, or not otherwise specifically combined with said financial cards and said related financial card customer services.

148. (Rejected) The method of claim 146, further comprising including the step of enabling said financial card to comprise any financial card used wholly or in part as a credit instrument.

149. (Rejected) The method of claim 146, further comprising including the step of enabling said financial card to comprise any financial card used wholly or in part as a debit or ATM instrument.

150. (Rejected) The method of claim 146, further comprising including the step of enabling said health reminder to comprise information provided by the following entities, either singularly, or plurally in any combination or permutation: said entity; said end users; or a third party entity or third party entities, where said third party entity or said third party entities may or may not comprise entities in a health related field; further comprising including the step of enabling said entity, said end users, said third party entity or said third party entities to relay said information using any communicative format or technology.

151. (Rejected) The method of claim 146, further comprising including the step of enabling said prompts to comprise specific headings, questions, information, or guidelines that enable said end users to supply said end user data.

152. (Rejected) The method of claim 146, further comprising including the step of enabling said prompts to comprise specific headings, questions, information, or guidelines that have health related topicalities, where the totality of said prompts comprises the addressing of health related matters of said end users and where the intended purpose of said totality of said prompts is to raise said end users' awareness of health related issues pertinent to said end users.

153. (Rejected) The method of claim 146, further comprising including the step of enabling said reminders, tips, or suggestions to comprise both health related and non-health related topicalities, and comprising the step of enabling said prompts to comprise specific headings, questions, information, or guidelines comprising both health related and non-health related topicalities.

154. (Rejected) The method of claim 146, further comprising including the step of providing said prompts to said end users either directly by said entity providing said

health reminder, or indirectly via a third party or third parties, where said third party or said third parties may or may not comprise entities in a health related field, where said third party or said third parties may be associated with, retained by, referred by, or linked via Internet or intranet with said entity, and comprising the step of providing said prompts to said end users using any communicative format or technology.

155. (Rejected) The method of claim 146, further comprising including the step of adding, modifying, revising, or deleting said prompts by any party or parties deemed desirable, where said party or said parties comprise said entity, said end users, and/or associated third party entity or third party entities, where said third party entity or said third party entities may or may not comprise entities in a health related field, where said third party or said third parties may be associated with, retained by, referred by, or linked via Internet or intranet with said entity and/or said end users, and comprising the step of adding, modifying, revising, or deleting said prompts using any communicative format or technology.

156. (Rejected) The method of claim 146, further comprising including the step of enabling said end user data to comprise basic cardholder information.

157. (Rejected) The method of claim 146, further comprising including the step of enabling said end user data to comprise end user preferences information.

158. (Rejected) The method of claim 146, further comprising including the step of adding, modifying, revising, or deleting said end user data by any party or parties deemed desirable, where said party or said parties comprise said entity, said end users, and/or associated third party entity or third party entities, where said third party entity or said third party entities may or may not comprise entities in a health related field, where said third party or said third parties may be associated with, retained by, referred by, or linked via Internet or intranet with said entity and/or said end users, and comprising the step of adding, modifying, revising, or deleting said end user data using any communicative format or technology.

159. (Rejected) The method of claim 146, further comprising including the step of enabling said health reminder to comprise reminders, tips, or suggestions that are automatic, general, or non end user-specific in nature, and do not comprise basic end user information or end user preferences information.

160. (Rejected) The method of claim 146, further comprising including the step of enabling said health reminder to comprise reminders, tips, or suggestions that

comprise basic end user information to tailor said reminders, tips, or suggestions to said end users.

161. (Rejected) The method of claim 146, further comprising including the step of enabling said health reminder to comprise reminders, tips, or suggestions that comprise end user preferences information that enables said end users to select, customize or tailor any or all aspects of said reminders, tips, or suggestions comprising parameters, content, text, etc, where the end results comprise the preferences or desires of said end users.

162. (Rejected) The method of claim 146, further comprising including the step of enabling said health reminder to comprise reminders, tips, or suggestions that comprise any permutation or combination of: reminders, tips, or suggestions that are automatic, general, or non-end user specific in nature, and do not comprise basic end user information or end user preferences information; reminders, tips, or suggestions that comprise basic end user information to tailor said reminders, tips, or suggestions to said end users; or reminders, tips, or suggestions that comprise end user preferences information that enables said end users to select, customize or tailor any or all aspects of said reminders, tips, or suggestions comprising parameters, content, text, etc, where the end results comprise the preferences or desires of said end users.

163. (Rejected) The method of claim 146, further comprising including the step of acknowledging the receipt of said health reminder by said end users.

164. (Rejected) The method of claim 146, further comprising including the step of enabling said health reminder to appear directly on said financial card transaction statements.

165. (Rejected) The method of claim 146, further comprising including the step of enabling said health reminder to appear directly on said financial card transaction statements, where said financial card transaction statements comprise the step of separating the health reminder portion of said financial card transaction statements from said financial card transaction statements that enables said health reminder portion to be removed from and stored separately from the transaction portion of said financial card transaction statements.

166. (Rejected) The method of claim 146, further comprising including the step of enabling said health reminder to comprise a separate item in addition to said financial card transaction statements in the financial card transaction statement enclosures.

167. (Rejected) The method of claim 146, further comprising including the step of providing said health reminder to said end users independently of said financial card transaction statements or financial card transaction statement enclosures.

168. (Rejected) The method of claim 146, further comprising including the step of providing said health reminder directly by said entity to said end users, or including for providing said health reminder to said end users indirectly via a third party or third parties, where said third party or said third parties may be associated with, retained by, referred by, or linked via Internet or intranet with said entity.

169. (Rejected) The method of claim 146, further comprising including the step of selecting, by any party or parties deemed desirable, the communicative format of said health reminder and/or said financial card statements, where said party or said parties comprise said entity, said end users, and/or associated third party or third parties.

170. (Rejected) The method of claim 146, further comprising including the step of enabling said health reminder and said financial card transaction statements to comprise identical, similar or different communicative formats.

171. (Rejected) The method of claim 146, further comprising including the step of enabling said health reminder and/or said financial card transaction statements, either combined, not combined but sent together in the same enclosure, or sent separately, to be sent in a plurality of communications using identical, similar, or different communicative formats, further comprising including the step of enabling each of the said plurality of communications using identical, similar, or different communicative formats to comprise any combination or permutation of identical, similar, or different content.

172. (Rejected) The method of claim 146, further comprising including the step of enabling said method to comprise disclaimers.

173. (Rejected) The method of claim 146, further comprising including the step of enabling any or all method steps to be performed either directly by said entity; indirectly by a third party or third parties, where said third party or said third parties are associated with, retained by, referred by, or linked via Internet or intranet with said entity; or by any combination or permutation of said entity and said third party/said third parties.

174. (Rejected) The method of claim 146, further comprising including the step of enabling said method to be used in concert with special features or end user benefits

intended for use with financial cards, or in concert with special features or end user benefits intended for use with a health reminder.

175. (Rejected) The method of claim 146, further comprising including the step of providing said health reminder, as provided by said entity providing said financial cards and said related financial card customer services, to the public at large in absence of said financial cards, said related financial card customer services, and said financial card transaction statements, where ~~the~~ said providing of said health reminder by said entity acts as a public service.

176. (Rejected) A system of providing health reminders as part of transaction statement provided to end users of financial cards and related financial card customer services, wherein the health reminder is not related to a product purchase listed on the transaction statement, , comprising:

- a. a computer based system for providing said health reminder associated with transaction statements to said end users, wherein the health reminder is not related to a product purchase listed on the transaction statement, and said financial cards and said related financial card services enable said end users to perform financial card functions relating to and comprising the purchase goods and services, and
- b. wherein said system optionally further comprises at least one system component for providing at least one function or service selected from:

- i. said health reminder acts as a health awareness tool for said end users of said financial cards and said related financial card customer services,

- ii. said health reminder comprises at least one health related reminder(s), tip(s), or suggestion(s) for said end users and/or individuals related to or otherwise associated with said end users with regards to any health-related topic(s), health-related preventive measure(s), medical check-up(s), medical examination(s), or medical procedure(s), and

- iii. said health awareness tool encourages said end users to take self-initiative or self-action to heed said health-related preventive measure(s), to schedule said medical check-up(s), said medical examination(s), or said medical procedure(s),

- iv. said health awareness tool is not used to remind said end users of a preexisting or already scheduled doctor appointment, but rather to raise health

awareness and to encourage said end users to self-schedule said medical check-up(s), said medical examination(s), and/or said medical procedure(s) in absence of any direct prompting from the doctors or health care professionals of said end users;

said system optionally further comprises at least one system component for at least one of:

- (c) attracting potential end users to said financial cards and said related financial card customer services comprising said health reminder;

- (d) converting said potential end users into said end users by enabling said potential end users to apply for said financial cards and said related financial card customer services, where the application for said financial cards and said related financial card customer services reflects the preferences, desires, or consent of said end users to receive said health reminder, or, in the case of said health reminder being offered to existing end users of financial cards and related financial card customer services, where said existing end users express preferences, desires or consent to receive said health reminder, and comprising for providing said potential end users with for applying for said financial cards and said related financial card customer services, where said for applying for said financial cards and said related financial card customer services comprises the use of any communicative format;

- (e) approving said potential end users to become approved said end users of said financial cards and said related financial card customer services, where the receiving of said health reminder is contingent upon said potential end users becoming said approved said end users of said financial cards and said financial card customer services, and where said health reminder is offered as an incentive for said potential end users to become said end users for said financial cards and said related financial card customer services;

- (f) providing and relaying prompts to said end users relating to said health reminder, where said for providing and relaying prompts comprises the use of any communicative format, and where said for providing and relaying prompts to said end users may occur at any time

before, during, or after said potential end users have become said approved end users of said financial cards and said related financial card customer services;

- (g) receiving end user data relating to said health reminder, where said for receiving said end user data comprises the use of any communicative format, and where said for receiving said end user data relating to said health reminder may occur at any time before, during, or after said potential end users have become said approved end users of said financial cards and said related financial card customer services;
- (h) storing said end user data on a computer readable medium relating to said health reminder;
- (i) allowing said end users to perform transactions relating to said financial cards and related financial card customer services, using said financial cards, resulting in transaction data;
- (j) storing said transaction data on a computer readable medium;
- (k) providing said health reminder to said end users based on said prompts and said end user data, where said for providing said health reminder comprises the use of any communicative format; and,
- (l) providing financial card transaction statements to said end users based on said transaction data, where said for providing said financial card transaction statements comprises the use of any communicative format.

177. (Rejected) The system of claim 176, further comprising a system component for enabling said system to function in terms of a financial card comprising a health reminder feature, or where said system functions in terms of a health reminder comprising a financial card feature, comprising enabling an entity that provides said health reminder to also issue financial cards and provide financial card customer services, where said financial cards and said related financial card customer services are specifically offered in conjunction with, specifically related or tied to, or otherwise specifically combined with said health reminder, and not where said entity issues said financial cards and provides said related financial card customer services where said health reminder is not specifically offered in conjunction with, not

specifically related or tied to, or not otherwise specifically combined with financial cards and said related financial card customer services.

178. (Rejected) The system of claim 176, further comprising a system component for enabling said financial card to comprise any financial card used wholly or in part as a credit instrument.

179. (Rejected) The system of claim 176, further comprising a system component for enabling said financial card to comprise any financial card used wholly or in part as a debit or ATM instrument.

180. (Rejected) The system of claim 176, further comprising a system component for enabling said health reminder to comprise information provided by the following entities, either singularly, or plurally in any combination or permutation: said entity; said end users; or a third party entity or third party entities, where said third party entity or said third party entities may or may not comprise entities in a health related field; further comprising a system component for enabling said entity, said end users, said third party entity or said third party entities to relay said information using any communicative format or technology.

181. (Rejected) The system of claim 176, further comprising a system component for enabling said prompts to comprise specific headings, questions, information, or guidelines that enable said end users to supply said end user data.

182. (Rejected) The system of claim 176, further comprising a system component for enabling said prompts to comprise specific headings, questions, information, or guidelines that have health related topicalities, where the totality of said prompts comprises the addressing of health related matters of said end user and where the intended purpose of said totality of said prompts is to raise said end user's awareness of health related issues pertinent to said end user.

183. (Rejected) The system of claim 176, further comprising a system component for enabling said reminders, tips, or suggestions to comprise both health related and non-health related topicalities, and comprising for enabling said prompts to comprise specific headings, questions, information, or guidelines comprising both health related and non-health related topicalities.

184. (Rejected) The system of claim 176, further comprising a system component for providing said prompts to said end users either directly by said entity providing said health reminder, or indirectly via a third party or third parties, where said third party

or said third parties may or may not comprise entities in a health related field, where said third party or said third parties may be associated with, retained by, referred by, or linked via Internet or intranet with said entity, and comprising for providing said prompts to said end users using any communicative format or technology.

185. (Rejected) The system of claim 176, further comprising a system component for adding, modifying, revising, or deleting said prompts by any party or parties deemed desirable, where said party or said parties comprise said entity, said end users, and/or associated third party entity or third party entities, where said third party entity or said third party entities may or may not comprise entities in a health related field, where said third party or said third parties may be associated with, retained by, referred by, or linked via Internet or intranet with said entity and/or said end users, and comprising for adding, modifying, revising, or deleting said prompts using any communicative format or technology.

186. (Rejected) The system of claim 176, further comprising a system component for enabling said end user data to comprise basic cardholder information.

187. (Rejected) The system of claim 176, further comprising a system component for enabling said end user data to comprise end user preferences information.

188. (Rejected) The system of claim 176, further comprising a system component for adding, modifying, revising, or deleting said end user data by any party or parties deemed desirable, where said party or said parties comprise said entity, said end users, and/or associated third party entity or third party entities, where said third party entity or said third party entities may or may not comprise entities in a health related field, where said third party or said third parties may be associated with, retained by, referred by, or linked via Internet or intranet with said entity and/or said end users, and comprising for adding, modifying, revising, or deleting said end user data using any communicative format or technology.

189. (Rejected) The system of claim 176, further comprising a system component for enabling said health reminder to comprise reminders, tips, or suggestions that are automatic, general, or non end user-specific in nature, and do not comprise basic end user information or end user preferences information.

190. (Rejected) The system of claim 176, further comprising a system component for enabling said health reminder to comprise reminders, tips, or suggestions that

comprise basic end user information to tailor said reminders, tips, or suggestions to said end users.

191. (Rejected) The system of claim 176, further comprising a system component for enabling said health reminder to comprise reminders, tips, or suggestions that comprise end user preferences information that enables said end users to select, customize or tailor any or all aspects of said reminders, tips, or suggestions comprising parameters, content, text, etc, where the end results comprise the preferences or desires of said end users.

192. (Rejected) The system of claim 176, further comprising a system component for enabling said health reminder to comprise reminders, tips, or suggestions that comprise any permutation or combination of: reminders, tips, or suggestions that are automatic, general, or non-end user specific in nature, and do not comprise basic end user information or end user preferences information; reminders, tips, or suggestions that comprise basic end user information to tailor said reminders, tips, or suggestions to said end users; or reminders, tips, or suggestions that comprise end user preferences information that enables said end users to select, customize or tailor any or all aspects of said reminders, tips, or suggestions comprising parameters, content, text, etc, where the end results comprise the preferences or desires of said end users.

193. (Rejected) The system of claim 176, further comprising a system component for acknowledging the receipt of said health reminder by said end users.

194. (Rejected) The system of claim 176, further comprising a system component for enabling said health reminder to appear directly on said financial card transaction statements.

195. (Rejected) The system of claim 176, further comprising a system component for enabling said health reminder to appear directly on said financial card transaction statements, where said financial card transaction statements comprise for separating the health reminder portion of said financial card transaction statements from said financial card transaction statements that enables said health reminder portion to be removed from and stored separately from the transaction portion of said financial card transaction statements.

196. (Rejected) The system of claim 176, further comprising a system component for enabling said health reminder to comprise a separate item in addition to said financial card transaction statements in the financial card transaction statement enclosures.

197. (Rejected) The system of claim 176, further comprising a system component for providing said health reminder to said end users independently of said financial card transaction statements or financial card transaction statement enclosures.

198. (Rejected) The system of claim 176, further comprising a system component for providing said health reminder directly by said entity to said end users, or including to provide said health reminder to said end users indirectly via a third party or third parties, where said third party or said third parties may be associated with, retained by, referred by, or linked via Internet or intranet with said entity.

199. (Rejected) The system of claim 176, further comprising a system component for selecting, by any party or parties deemed desirable, the communicative format of said health reminder and/or said financial card statements, where said party or said parties comprise said entity, said end users, and/or associated third party or third parties.

200. (Rejected) The system of claim 176, further comprising a system component for enabling said health reminder and said financial card transaction statements to comprise identical, similar or different communicative formats.

201. (Rejected) The system of claim 176, further comprising a system component for enabling said health reminder and/or said financial card transaction statements, either combined, not combined but sent together in the same enclosure, or sent separately, to be sent in a plurality of communications using identical, similar, or different communicative formats, further comprising a system component for enabling each of the said plurality of communications using identical, similar, or different communicative formats to comprise any combination or permutation of identical, similar, or different content.

202. (Rejected) The system of claim 176, further comprising a system component for enabling said system to comprise disclaimers.

203. (Rejected) The system of claim 176, further comprising a system component for enabling any or all system steps to be performed either directly by said entity; indirectly by a third party or third parties, where said third party or said third parties are associated with, retained by, referred by, or linked via Internet or intranet with said entity; or by any combination or permutation of said entity and said third party/said third parties.

204. (Rejected) The system of claim 176, further comprising a system component for enabling said system to be used in concert with special features or end user benefits

intended for use with financial cards, or in concert with special features or end user benefits intended for use with a health reminder.

205. (Rejected) The system of claim 176, further comprising a system component for providing said health reminder, as provided by said entity providing said financial cards and said related financial card customer services, to the public at large in absence of said financial cards, said related financial card customer services, and said financial card transaction statements, where said providing of said health reminder by said entity acts as a public service.

Evidence Appendix (37 CFR 41.37(c)(1)(x))

There is no evidence being submitted under 37 CFR 1.130, 1.131, or 1.132.

Evidence Appendix (37 CFR 41.37(c)(1)(x))

There are no related decisions identified according to 37 CFR 41.37(c)(1)(ii).